

This disclosure is provided in accordance with California law to help you understand the cost of your small business financing.

Amount of Funds Provided	\$[---]	This is your loan amount of \$[---] minus the \$[---] origination fee.
Annual Percentage Rate (APR)	[---]%	<p>This is the cost of your financing – including interest and other fees – expressed as a yearly rate. APR incorporates the amount and timing of the funding you receive, fees you pay, and the periodic payments you make.</p> <p>APR may be used to compare products with different interest rates and finance charges. Your APR is not an interest rate. Your interest rate is [---]%. Your APR may be higher than your interest rate because APR incorporates interest costs and other finance charges.</p>
Finance Charge	\$[---]	<p>This is the total amount you will pay in interest or other fees.</p> $\begin{array}{r} \$[---] \text{ in interest} \\ + \$[---] \text{ origination fee} \\ = \$[---] \end{array}$
Payment Amount/Frequency	\$[---]/month	This is how much you will pay each month. Your monthly payments are due on the [---] of every month.
Term	[---]	This is how long you will make payments under the contract.
Prepayment	<p>If you pay off the financing before the end of the Term, will you be required to pay finance charges other than interest since your last payment? <u>[---]</u>. The total finance charge other than interest could be as high as <u>\$[---]</u>.</p>	
	<p>Does paying off the financing before the end of the term result in any additional fees or charges not already included in the Finance Charge? <u>[---]</u>.</p>	

By signing, you are confirming that you have received this form.

Applicant Signature

Date

[CLOSED-END TRANSACTION]